

University Criteria for Insurance Waiver – For 2012-2013

PLEASE NOTE: Criterion #6 has been changed. The University has chosen to withdraw the clause requiring coverage of the newborn of a student. In addition, criterion #6 will not be applied to waiver requests from male students. The change is being implemented by Aetna Student Health on May 24. All student waivers that were denied based on this criterion will be changed to “waiver qualified.” Students should receive notice to that effect from Aetna Student Health by June 4. Students who do not receive notification from Aetna Student Health by that date can contact UHS at insurance@uhs.rochester.edu for assistance.

To be eligible for waiver of the University-sponsored insurance, the student's insurance plan must be from a U.S. based company.

To be eligible for waiver, the insurance plan must:

1. Cover a minimum of \$500,000 US in medical benefits due to illness, accident, or injury per plan year.
2. Have a deductible of no more than \$5,000 US per covered person per plan year.
(Note: Plans without a deductible meet this requirement.)
3. Cover prescription medications both in the hospital and out of the hospital to a minimum of \$100,000 US per plan year.
4. Have no restrictions for coverage of any pre-existing health condition.
5. Cover biologically-based mental health conditions at the same level as other medical conditions.
6. Cover care related to pregnancy and delivery.
7. Not exclude care for self-inflicted injury, intercollegiate athletics, and recreational activities.
8. Be in force for the duration of the academic year, or through the end of the month in which graduation occurs or the student's academic program ends.

About International-based Insurance Plans

International-based plans often do not meet University standards for waiver. Therefore, students who have insurance with an international-based insurance company will be enrolled in the University-sponsored insurance. Students with international insurance can appeal enrollment in the University-sponsored insurance plan by submitting an Insurance Verification Appeal Form by August 15, 2012. This form is on the UHS web site at

<http://www.rochester.edu/uhs/studentinsurance/files/InsInternationalAppealForm12.pdf>.

Questions about Health Insurance

The UHS Insurance Advisor is available to assist students with questions about health insurance and can be reached at insurance@uhs.rochester.edu.